



Indiana Housing & Community Development Authority

INDIANA FORECLOSURE PREVENTION NETWORK

- **IFPN was created to help Hoosier homeowners prevent foreclosure.**
- **Free foreclosure prevention counseling is available to all Indiana homeowners.**
- **Counseling services are offered through a network of HUD certified housing agencies.**
- **Qualifying homeowners can apply for Hardest Hit Fund (HHF) through the IFPN.**

REINSTATEMENT ONLY ASSISTANCE

- **The monthly mortgage payment is affordable, but homeowner can't cure mortgage delinquency caused by an involuntary financial related hardship.**
 - **Unemployment**
 - **Underemployment**
 - **Medical Hardship**
 - **Death of Contributing Household Member**
 - **Divorce**
- **Maximum allowable household assistance is \$30,000.**
- **One-time payment to lender.**

MONTHLY ASSISTANCE PROGRAM

- Homeowners could apply if they experienced an involuntary financial related hardship on or after January 1, 2020.
- Qualifying homeowners may receive up to 6 months of assistance.
- The mortgage does not need to be current.
- Homeowner cannot be in an active forbearance.
- The homeowner has applied for or is currently receiving UI benefits.
- Maximum allowable household assistance is \$30,000.
- Payments made directly to the lender.

BASIC ELIGIBILITY CRITERIA

The applicant must:

- Be an Indiana homeowner
- Own only one home, and currently reside in that home
- Be unable to make monthly mortgage payments because of an involuntary employment-related financial hardship such as a previous job layoff. (**Monthly Assistance Program**)
- Be able to make their current mortgage payments, but unable to pay a past-due balance that resulted from an involuntary employment-related financial hardship (**Reinstatement Only Program**)
- Meet additional eligibility requirements based on income (**See Website**)

APPLY ONLINE

- Visit www.877gethope.org.

877-GET-HOPE

https://www.877gethope.org

NOTICE: During the COVID-19 pandemic, we are taking steps to protect homeowners and our team members through social distancing. As a result of these efforts and the overwhelming need of Indiana homeowners, you may experience some delays in processing your application. Thank you for your patience and understanding.

Our Program Can I Get Help? FAQ Contact Us

1-877-GET-HOPE INDIANA FORECLOSURE PREVENTION NETWORK

Your home is important.
It's where your most precious memories are made.

If you're an Indiana homeowner who's fallen behind on your mortgage payments or is unable to make future payments due to an involuntary financial hardship, we want to help you stay in your home.

Our federally funded program provides assistance up to 6 months or \$30,000. Learn more about this free program.

ADDITIONAL RESOURCES

Coronavirus Eviction and Foreclosure Resource Guide: Several state organizations have worked together to provide answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times. [Click here to visit the website.](#)

Indiana Legal Services: Developed a resource guide titled *Renting in Indiana: A Handbook for Tenants and Landlords* to help renters, property owners, and property managers in Indiana make renting a home a positive experience. [Click here to visit their website.](#)

Energy Assistance Program: Energy assistance is a one-time benefit that can assist you with the high cost of home energy and can help if you are about to get disconnected. [Click here to find more information.](#)

Indiana Township Trustees: Township trustees offer a variety of services and assistance. The Indiana Township Association has a listing of trustees in the state of Indiana. [Click here to visit their website.](#)

IndianaHousingNow.org: This is a free, state online resource for renters and property managers in Indiana. It includes a variety of housing resources available to Indiana residents. [Click here to be directed to the website.](#)

ADDITIONAL RESOURCES

Coronavirus Eviction and Foreclosure Resource Guide: Several state organizations have worked together to provide answers to some frequently asked questions, as well as other resources to help navigate through these uncertain times. [Click here to visit the website.](#)

Indiana's Hardest Hit Fund (HHF): Mortgage payment assistance of up to \$30,000 is available to qualified Hoosiers homeowners struggling to pay their mortgage. Their network of housing counseling agencies can also assist with identifying other options to help homeowners. [Click here to visit their website.](#)

Energy Assistance Program: Energy assistance is a one-time benefit that can assist you with the high cost of home energy and can help if you are about to get disconnected. [Click here to find more information](#)

QUESTIONS?

